

Docket No. YOR920000831US1

Application for United States Patent  
**DECLARATION AND POWER OF ATTORNEY**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **DYNAMIC RESOURCE ALLOCATION USING PROJECTED FUTURE BENEFITS** the specification of which:

(check one) ☒ is attached hereto  
☐ was filed on \_\_\_\_\_, as  
 Application Serial No. \_\_\_\_\_  
 and was amended on \_\_\_\_\_  
 (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

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Prior Foreign Application(s)			priority claimed	
(Number)	(Country)	(Day/Month/Year Filed)	yes	no
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Power of Attorney: As a named inventor, I hereby appoint Manny W. Schoeter, Reg. No. 31,722, Terry J. Ilardi, Reg. No. 29,936, Stephen C. Kaufman, Reg. No. 29,551, Louis J. Percello, Reg. No. 33,206, Jay P. Sbrollini, Reg. No. 36,266, Robert M. Trepp, Reg. No. 25,933, Daniel P. Morris, Reg. No. 32,053, Wayne L. Ellenbogen, Reg. No. 43,602, Douglas W. Camcron, Reg. No. 31,596, David M. Shofi, Reg. No. 39,835, Christopher A. Hughes, Reg. No. 26,914, Edward A. Pennington, Reg. No. 32,588, John E. Hoel, Reg. No. 26,279, Joseph C. Redmond, Jr., Reg. No. 18,753, Michael E. Whitham, Reg. No. 32,635, Marshall M. Curtis, Reg. No. 33,138, Clyde R. Christofferson, Reg. No. 34,138, C. Lamont Whitham, Reg. No. 22,424, Ruth E. Tyler-Cross, Reg. No. 45,922 and Olga V. Merkoulouva, Reg. No. 48,757 as attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. All correspondence should be directed to Whitham, Curtis & Christofferson, P.C., 11491 Sunset Hills Road, Suite 340, Reston, Virginia 20190. Telephone calls should be directed to Whitham, Curtis & Christofferson, P.C. at (703) 787-9400.

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(1) Inventor: Tracy J. Kimbrel

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Residence: 144 Rita Drive, Cortlandt Manor, NY 10567

Citizenship: United States of America

Post Office Address: Same as Residence

(2) Inventor: Robert Krauthgamer

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Residence: 29 Szold Street, Ramat Hasharon 47225, Israel

Citizenship: Israel

Post Office Address: Same as Residence

(3) Inventor: Maria Minkoff

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Residence: 289 Highland Avenue, Apt. 206, Somerville, MA 02144

Citizenship: United States of America

Post Office Address: Same as Residence

(4) Inventor: Baruch M. Schieber

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Residence: 25 Willmont Avenue, White Plains, NY 10605

Citizenship: Israel

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(5) Inventor: Maxim I. Sviridenko

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Citizenship: Russia

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10000149-120401  
T0402T-54T00001

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(6) Inventor: Jayram S. Thathachar

Signature J-S. Jayram Date: 27<sup>th</sup> Nov 2001

Residence: 272 Palm Valley Blvd., #204, San Jose, CA 95123

Citizenship: India

Post Office Address: Same as Residence

\*Title 37, Code of Federal Regulations, § 1.56:

(a) A patent by its very nature is affected with a public interest. The public interest is best served, and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith toward the Patent and Trademark Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is canceled or withdrawn from consideration, or the application becomes abandoned.

(b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and (1) it establishes, by itself or in combination with other information, a prima facie case of unpatentability; or (2) it refutes, or is inconsistent with, a position the applicant takes in: (i) opposing an argument of unpatentability relied on by the Office, or (ii) asserting an argument of patentability.

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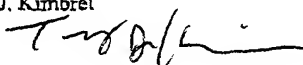

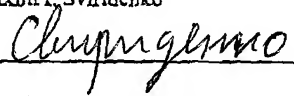
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 Signature:  Date: 4-12-2001  
 Residence: 144 Rita Drive, Cortlandt Manor, NY 10567  
 Citizenship: United States of America  
 Post Office Address: Same as Residence
- (2) Inventor: Robert Krauthgamer  
 Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Residence: 29 Szold Street, Ramat Hasharon 47225, Israel  
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- (3) Inventor: Maria Minkoff  
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 Residence: 289 Highland Avenue, Apt. 206, Somerville, MA 02144  
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- (4) Inventor: Baruch M. Schieber  
 Signature:  Date: 4-11-01  
 Residence: 25 Wilmont Avenue, White Plains, NY 10605  
 Citizenship: Israel  
 Post Office Address: Same as Residence
- (5) Inventor: Maxim I. Sviridenko  
 Signature:  Date: 4-11-01  
 Residence: 3579 Sagamore Avenue, Mohegan Lake, NY 10549  
 Citizenship: Russia  
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T04027-64T0000T

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(6) Inventor: Jayram S. Thathachar

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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Citizenship: India

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(a) A duty of candor and good faith toward the Patent and Trademark Office rests on the inventor, on each attorney or agent who prepares or prosecutes the application and on every other individual who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application. All such individuals have a duty to disclose to the Office information they are aware of which is material to the examination of the application. Such information is material where there is substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent. The duty is commensurate with the degree of involvement in the preparation or prosecution of the application.

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